



United States Department of Agriculture
Risk Management Agency

August 2011

2012 COMMODITY INSURANCE FACT SHEET

Cabbage

Florida, Georgia

Crop Insured

The crop insured will be all the green or red cabbage grown in the county for which you have a share, and that are:

- Planted with inspected transplants (non-hybrid seed is permitted by the special provisions);
- Planted within the planting periods designated in the special provisions;
- Planted for harvest as marketable cabbage for fresh market; and
- Grown on acreage that meets the rotation requirements of the special provisions and is not interplanted with another crop.

Note: Direct-market cabbage is insurable. Savoy cabbage and Chinese cabbage, including other oriental greens, are not insurable. Cabbage marketed as coleslaw will be considered to be fresh-market cabbage.

Causes of Loss

Adverse weather conditions	Insects ²
Earthquake	Plant disease ³
Failure of irrigation water supply ¹	Volcanic eruption

¹If caused by an insured peril during the insurance period.

²But not damage due to insufficient or improper application of pest control measures. ³But not damage due to insufficient or improper application of disease control measures.

Note: We will not insure against damage or loss of production due to quarantine, boycott, refusal of buyer to accept production, or any other failure to market the cabbage for any reason other than actual physical damage from an insured cause of loss; or damage that occurs or becomes evident after the end of the insurance period, including damage that occurs or becomes evident after the cabbage has been placed in storage.

Counties Available

Florida: Alachua, Flagler, Hillsborough, Manatee, Putnam, and St. Johns

Georgia: Brooks, Colquitt, Rabun, Tift, and Toombs

Insurance Period

Coverage begins the date the cabbage is planted within the planting period and ends at the earlier of:

- total destruction of the crop,
- final adjustment of a loss on a unit,
- harvest of the crop,
- abandonment of the crop, or
- the date specified in the policy or the special provisions for the specific area and planting period.

Important Dates

Florida: Alachua, Flagler, Putnam and St. Johns for all practices and Hillsborough, and Manatee County with

Sales Closing.....	August 15
Acreage Reporting (Fall Planted).....	November 15
Acreage Reporting (Winter Planted).....	December 31
Acreage Reporting (Spring Planted).....	March 1
Premium Billing.....	June 1

Georgia: Brooks, Colquitt, Tift, and Toombs County

Sales Closing.....	July 1
Acreage Reporting (Fall Planted).....	October 15
Acreage Reporting (Spring Planted).....	March 15
Premium Billing.....	May 1

Georgia: Rabun County

Sales Closing.....	February 28
Acreage Reporting (Summer Planted).....	August 1
Acreage Reporting (Spring Planted).....	June 15
Premium Billing.....	October 1

Definitions

Production Guarantee— Number of hundredweight guaranteed per acre, determined by multiplying your average yield (based on your records) times the coverage level you elect.

Cancellation/Termination— The date specified in the crop provisions which this contract may be cancelled or terminated by either you or us by giving written notice.

Price Election—The value per unit of measure for the purpose of determining premiums and indemnity under the policy (see your insurance agent for additional pricing information). <http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/>

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average yield of 180 cwt per acre would result in a guarantee of 135 cwt per acre at the 75-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the base premium.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

Insurance Unit Structure

Basic Units: A basic unit, as defined in section 1 of the Basic Provisions, will also be divided into additional basic units by planting period if separate planting periods are designated in the Special Provisions.

Optional Units: In addition to the requirements of section 34 of the Basic Provisions, optional units may also be established by type if separate types are designated in the Special Provisions.

Replant Provisions

A replanting payment is allowed if the crop is damaged by an insurable cause to the extent that the remaining stand will not produce at least 90 percent of your production guarantee for the acreage and it is practical to replant. See your insurance agent for detailed requirements for this replant coverage.

Loss Example

This example is based on 65-percent coverage level, 100-percent price election of \$13.90, 100-percent share, 400 hundredweight (cwt) per acre average yield, and production to count of 180 cwt on a one-acre unit in Florida.

400	Cwt per acre average yield
x .65	Coverage level percentage
260	Cwt per acre guarantee
- 180	Cwt per acre actual production
80	Cwt per acre loss
x \$13.90	Price election
\$1,112	Indemnity per acre

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